



## EssentialLTC available in California

The National Guardian Life Insurance Company (NGL) EssentialLTC Long Term Care insurance product is now available in California effective July 6, 2020. [Click here](#) to read the complete news release.

“The comprehensive features available with NGL’s long term care product offer the residents of California another Long Term Care insurance option as they evaluate their coverage needs. Including an affordable Long Term Care insurance policy in their financial planning portfolio can provide peace of mind and help to protect families against the financial and emotional consequences of a long term care event,” said Joe Guyotte, NGL National Sales Manager, Individual Products.

### EssentialLTC features include:

- Lifetime benefits
- Joint policies and premiums
- Shared Benefit Amount Rider with third pool benefits
- 1035 Exchange eligible
- Flexible premium payment options, including single premium payment or 10-year premium payment.



[Click here](#) to login to the Agent Resource Center and download the EssentialLTC Product Introduction Guide. [Click here](#) for the EssentialLTC Product Feature Availability (state variation listing).

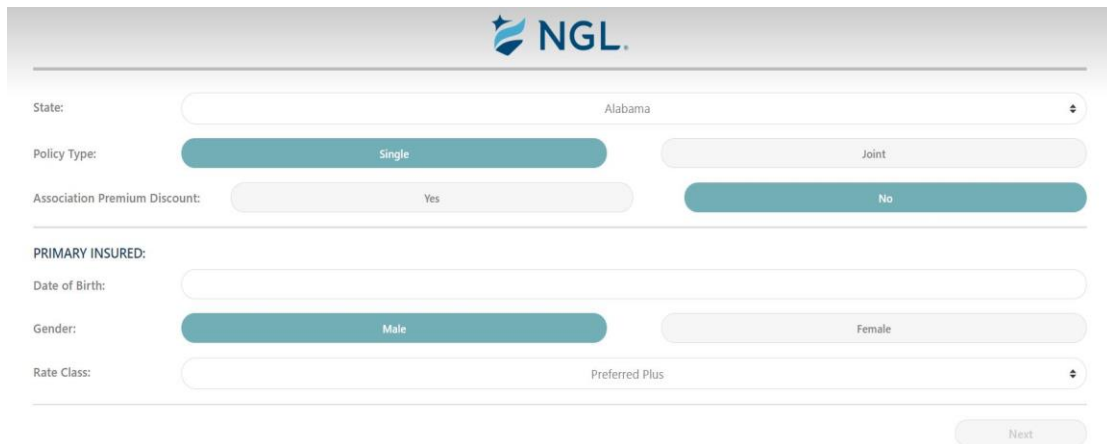
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# New and improved rate calculator available

We are excited to release our new, easy-to-use EssentialLTC rate calculator. It was designed as a way to quickly run a quote and see the value proposition of the plan. [Click here](#) to start using the new rate calculator. Don't forget to bookmark the link so you can easily use it.

Rate calculator features:

- 1-page quick quote output that can be given to your prospect.
- No login required to use rate calculator.
- Optimized for mobile device or tablet use.
- Provides on-screen images as you input the plan design.



The screenshot shows the NGL rate calculator interface. At the top is the NGL logo. Below it, there are several input fields and buttons:

- State:** A dropdown menu showing "Alabama".
- Policy Type:** Two buttons: "Single" (selected, highlighted in teal) and "Joint".
- Association Premium Discount:** Two buttons: "Yes" and "No" (selected, highlighted in teal).
- PRIMARY INSURED:** A section header.
- Date of Birth:** An empty input field.
- Gender:** Two buttons: "Male" (selected, highlighted in teal) and "Female".
- Rate Class:** A dropdown menu showing "Preferred Plus".
- Next:** A button at the bottom right.

*Please note: The rate calculator was not designed to be a full illustration or to replace the need for the illustration.*

For producer use only. Not for use by the general public.  
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